

Table N-1

Table N-1 Needs Statement - LMI Owner Household

Community	No. LMI Households	Pct. LMI Households	Income Category
Clermont County	2,535	18.2%	0-30% Median Income
	3,424	24.5%	30-50% Median Income
	7,994	57.3%	50-80% Median Income
	13,953	100%	Total

Complete the information in the table and below each table provide a corresponding narrative that describes needs.

1. Housing Preservation	
S	0-30% Median Income
S	30-50% Median Income
S	50-80% Median Income
S	Special Needs

Narrative:

A. Overall, there is a substantial need for Housing Preservation in all LMI Owner Household categories. The estimated number of owner units in need of rehabilitation due to lead hazard is 3,593. There are also houses that may need rehabilitation due to being built before 1950 and due to selected financial and physical conditions. The number of houses built prior to 1950 is 5,881 and the number of houses with selected financial and physical conditions is 9,995.

B. Due to Clermont County having no previous CHIP program, it is not possible to describe the occupants of the homes that need rehabilitation.

C. Based upon geographic data, there are particular areas that need housing activities more than others. The majority of the areas that are LMI are also areas with a large amount of pre-1950 homes.

D. The majority of housing stock that will generally be rehabilitated are pre-1950 and two or more stories high. They may also have many deficient components such as roof, furnace, plumbing, electric, doors, and windows. Based on ORDC's previous CHIP experience with other communities, the projected average cost of rehabilitation is between \$32,000 and \$33,000. There is a great need for financial assistance to owners, which is why the county is interested in applying for the CHIP program. Owners can finance the entire loan but 85% of the loan is deferred and 15% is recaptured and paid back with no interest. Area lenders offer housing rehabilitation loans such as USDA Rural Development, the loan terms are 33 years.

E. Due to Clermont County being rural, there is an anticipation of several wells and septic repairs and replacements. This is due to inaccessibility to city water and sewer facilities. Health inspections will be performed to determine the need and to prepare bid specifications.

2. Lead-Based Paint Mitigation	
S	0-30% Median Income
S	30-50% Median Income
S	50-80% Median Income
S	Special Needs

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Narrative:

A. Based on Table G-4, there are approximately 1,554 LMI occupied units with lead hazard. Of those units, 1,211 are owner units.

B. There is not a strong correlation between the areas that are LMI and areas that are pre-1950 homes, but there is a correlation with the locations that have children with elevated blood levels. They are sporadically located throughout the county.

C. The implications of lead-based paint hazard reduction needs impact the housing preservation and rehabilitation activities because: 1. It greatly increases the cost of rehabilitation. 2. It is more difficult to obtain contractors due to training requirements and licenses. 3. The number of walk-aways will increase due to higher costs. 4. It causes more inconveniences for the homeowner and the contractor.

D. Hazard reduction can be accomplished by the replacement of windows, doors, and any other friction item in the household. Also trim, walls, and floors can be encapsulated to reduce the lead dust in the home. This work needs to be completed by contractors that have been licensed by a HUD approved licensing facility. The families or public can obtain information on lead thru their local Health Department.

3. Attainability/Availability	
NA	0-30% Median Income
S	30-50% Median Income
S	50-80% Median Income
S	Special Needs

Narrative:

A. There are approximately 3,424 home owners that spend between >30% to <=50% of their total household income on mortgages, and there are approximately 7,994 that spend >50% to <=80% of their total household income on mortgages.

B. The average median cost of a house in the Clermont County is \$116,600. This is not Attainable housing to the low-income population. In order to be able to afford a mortgage in Clermont County, one can make no less than \$46,640 per year.

C. The median household income in this area is \$49,386. This makes the existing owner housing stock just barely suitable to LMI households. If a LMI renter household seeks to purchase a home, the existing housing stock will typically be too expensive. Many of the homes that are Attainable to LMI households are in poor condition and need to be rehabilitated. As far as available financing for LMI renters wanting to purchase a home, their credit history, median income, and outstanding debts all have to be taken into consideration. This will determine whether there is financing available to them.

D. At this time there are not any newly constructed market-rate units in Clermont County

4. Supportive Services	
S	0-30% Median Income
S	30-50% Median Income
S	50-80% Median Income
S	Special Needs

Narrative:

A. To what extent do supportive service needs exist for homeowners?

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There are a limited amount of supportive services available to homeowners in the service area. Housing counseling for individuals not participating in the CHIP Program is limited to what is offered through individual financial institutions, local real estate offices or Extension Offices. Homebuyer counseling is currently available to all participants of the CHIP Homebuyer Assistance Program. This counseling consists of several hours of instruction in areas such as the home buying process, working with a realtor, the mortgage loan process, budgeting, goal setting, money management, credit issues, home repair and maintenance, predatory lending and fair housing. There is also very little in the way of supportive services available to assist elderly homeowners with remaining in their home. Several area agencies offer minimal services such as emergency home repair, heating assistance, home health visits, Meals on Wheels, limited transportation, etc.

B. Identify fair housing needs and impediments to housing choice. See Table S-3